

Karen Noseworthy

Box 377, 320 Mountain Drive

Lions Bay, BC V0N 2E0 (604) 357-3759

karen@noseworthy.biz

Summary of Experience:

Karen is a leader and an insurance operations manager. She has 20 years experience in the insurance industry with responsibilities in many roles such as implementing organizational change, business analysis and requirements, managing day to day operations, managing system projects, testing system changes, training users and technical staff, coaching for managers and executives, steering committee member. Karen's focus is to ensure companies and their business units achieve superior performance with improvements to technology, process streamlining, time management and people performance management. Karen's passion is for implementing smart business system solutions that result in effective/efficient people and service. She is key to organizations as she successfully interfaces between business units and IT solutions.

Associate with VirtGroup – Consultant since 2006

- ◆ Provide ongoing training and support to VirtGroup customers on VirtGate through online seminars and recorded video training sessions.
- ◆ MGA Operations Consultant exclusively for VirtGate MGA / Dealers.
- ◆ Perform operation procedural review with documented recommended steps for improvement.
- ◆ Assist executives and managers define and implement changes to consistently provide excellent advisor service in all areas of the MGA/Dealer operation.
- ◆ Work with staff and managers to understand and implement procedural and mindset changes to grow with a successful MGA/Dealer
- ◆ Assists managers with weekly goal setting for all staff members
- ◆ Train managers and executives to understand their data and steps to ensure their business data is entered to meet their requirements of management reporting
- ◆ Work with executives as they solve ongoing cross training and staff turnover reduction.

Independently contracted with MGAs – 2003 to present

- ◆ Provide support to VirtGroup customers on VirtGate functionality
- ◆ Audience – Management/Executive team and administration teams. Consulted with the Vice President/General Manager to lead the team through a successful system implementation. Trained and documented procedures for business units. Tested all system changes. Responsible for change management process to ensure best business practices were implemented cohesively with the new software. Interviewed business unit teams and documented required new procedures and procedure changes.
- ◆ Consulted with the VP Operations to convert their existing MGA database to new browser based software. Trained staff in all areas of the Individual Life MGA functions. Prepared business specifications / requirements for the Group functionality. Tested the system change requests throughout the project.
- ◆ Consulted with the President/CEO to implement a browser based administration software package. Audience – Board of Directors, 10 Administration team. Performed the operational review of sister companies to determine impact on other systems. Responsible for training the internal project manager and team. Responsible for liaising with the technical team and the business units. Prepared documentation for training the administration team. Recommended action plans for the next steps in their best business practice approach.

- ◆ Business Analyst and Operations Consultant for new company startup. Audience – 10 administration team and financial planners Performed operational review and defined changes to administration practices and software. Documented the business systems specifications. Liaised with the developers to incorporate the software changes. Tested the system changes. Set schedule for project deliverables and documented administrator's procedures relating to the new system. Trained staff on entire system with new procedures.
- ◆ Outcomes – Positioned financial planners for realizing significant improvements for efficiency and reduced administration costs. Increased the company's ability to project revenue. Delivered to senior management the tool for instant sales reporting, tracking financial planner personal production and commissions due and paid.

Hub Financial Inc - 1997 - 2003 - Vice President, Operations

- ◆ Led the national operations for merging the many acquisitions and restructured the new company. Designed and implemented national operations process throughout the national and regional administration teams. Relocated the Head Office to Toronto and hired new staff. Recommended and implemented new marketing/administration software. Continuously defined system enhancements to make the manual efforts less and smarter. Worked closely with executives of partnering companies to drive technology development to support strategic objectives. Worked in a highly competitive and changing external environment.
- ◆ Created and presented a corporate restructure plan to senior executive team. Delivered the impact plan to the insurance company business partners and producing group business partners.
- ◆ MGA champion of industry data feeds to save hundreds of case management hours per week.
- ◆ Documented the required changes and worked closely with the vendor to develop and test the changes. Monitored and approved enhancement cost estimates and invoices.
- ◆ Tested the system changes. Trained business unit staff how to test systems so they could validate system deliverables and to serve as training phase for end users who ultimately signed off new software.
- ◆ Coordinated the re-contracting and re-licensing team efforts for all provincial offices.
- ◆ Set up operation in Quebec provided training and directed new administrators. Coordinated in depth system changes and tested enhancements.
- ◆ Spearheaded a VIP service project/venture with an elite partnering company to attract 100% of their business. Defined the business requirements for this venture and managed the system project into production.

Seaboard Life Insurance Company-1988 - 1994- Manager, Information Systems

- ◆ Project Manager, Capsil implementation for the business unit teams and liaised with the IS analysts/programmers through the project life cycle to implement a new mainframe system. This was a formal project with functional specifications, technical specification, estimating, programming, testing, signoff and training and implementation to production.
- ◆ IS Manager - Led programmers, system analysts, and business analysts. Prepared project resource plans for multiple overlapping projects and tasks. In an extremely competitive market, implemented system changes in four divisions to reduce the product time to market.

Capsco Worldwide Ltd – 1986-1988 - Director, Product Services

- ◆ Project manager for the business analyst team and documentation specialists to develop functional specifications, test plans, and system documentation prior to release to over twenty insurance company clients.

Westbury Life Insurance Company – 1984-1986 - Conversion Team Leader

- ◆ Significantly improved service to financial advisers by delivering new business software and newly trained business unit staff.
- ◆ Led the business unit managers through system testing.
- ◆ Completed a major restructuring of administrative positions to achieve an improved product delivery time of 80% new business written were placed within 30 days.